United States Marine Corps

Retired Activities Office Coordinator (RAOC) Brief

RAOC VISION AND MISSION

Vision: Create and sustain a pre-eminent retirement service for retired Marines, spouses and survivors.

Mission: To develop and implement Marine strategy and policy for ensuring all retiring and retired Marines, their families and survivors are properly informed on retirement related benefits and entitlements in order to enhance their well-being.

Retired Activities Office Coordinator

- **Pre-Retirement Support**
- Pre-retirement briefing
- Survivor Benefit Plan (SBP) counseling
- Retirement literature
- Other transition services
- **Post-Retirement Support**
- Retired Activities Office (RAOC)
- Assist with pay, ID cards, medical issues
- Retiree Appreciation Day (RAD)
- Newsletters
- Retiree Councils

Retired Activities Homepage

Retired Activities Homepage

- *Semper Fidelis Memorandum For Retired Marines*
- Current News
- Survivor Benefit Plan (SBP)
- Career Status Bonus (CSB) Information
- Benefits & Entitlements Information Papers
- RAOC Listing
- Pre-Retirement Counseling Guide & Briefing
- Retiree Appreciation Day (RAD) Information
- Former Spouses & Forgotten Widows Information

Pre-Retirement Briefing Topics

RSO Program
Retired Pay & Taxes
COLA
Transition Leave & TAD
Former Spouse Benefits and Law
SGLI/VGLI
Shipment of HHGs
Ethics
Employment
Space-A Travel

ID Cards
Comp of Pay
CRSC
CRDP
Retiree Mobilization
SBP Briefing
Websites for Tricare
VA, Medicare & SSA

RETIREMENT ELIGIBILITY

- 20 Years active service; 10 yrs must be commissioned for officer retirement. (FY06 NDAA down to min 8 yrs)
- 2 Years Service in Grade (Time in Grade) Major and below.
- 3 Years Service in Grade LtCol and above.
- Time on Station requirements
  - 2 Years CONUS to CONUS
  - 1 Year OCONUS to CONUS
  - MCO P1300.8R CONUS to OCONUS
- School Payback
  - 1 Year School is less then 20 weeks
  - 2 Years School is 20 weeks or more
  - Tuition Assistance Time served or paid for

RETIREMENT PLANNING

- Promotions
  - Acceptance = 2 year Obligation
    = 3 year Obligation for LtCol's and up
  - Retirement requests help drive Promotion Allocations

- Transition Assistance Classes
  - DO IT EARLY, DO IT EARLY, DO IT EARLY

- Retirement Physical
  - Minimum of 6 months
  - Get care while still on active duty
  - No elective surgery at the last minute!

RETIREMENT PLANNING
PTAD & Leave

- ***Permissive TAD:***
  - CONUS: Up to 20 days may be authorized by the Command (MCO P1050.3H Para. 5005.2).
  - OCONUS: Up to 30 days may be authorized by the Command (MCO P1050.3H Para 5005.3).
- ***Terminal Leave:*** **Continuous and unbroken; all out processing must be complete before leave is taken (MCO P1050.3H Para. 2024).**
  - CONUS:up to 90 days may be authorized by command
  - OCONUS: up to 60 days may be authorized by command
    (Additional days require approval of CMC (MM))
- **Selling Back Leave**
  - Max of 60 days over a career

RETIREMENT PLANNING Pay

- Retired pay multiplier – Total “ACTIVE” service X 2.5%, based on AFADBD

- Retirement pay is based on Date of Entry into Armed Forces (DOEAF)
  - (1) DOEAF before 8 Sept 80 = HIGH 1:
    - 50% at 20 years
    - Plus 2.5% for each year after 20
  - (2) DOEAF between 8 Sept 80 & 31 Jul 86 = HIGH 3:
    - 50% of high 36 month avg at 20 years
  - (3) DOEAF after 1 Aug 86 = CHOICE:
    - $30K bonus @ 15yrs = 40% of high 36 at 20 yrs (redux)
    - No bonus @ 15 yrs = 50% of high 36 at 20 yrs

CSB/REDUX

BLUF: If DEAF > 1 Aug 1986, Marine has option to make one-time election to elect a $30,000 pre-tax Career Status Bonus. * - (DEAF – Date of Original Entry in Armed Forces)

If elected, member receives $22,500 (post-federal tax) lump-sum payment with decrease of retirement earnings over lifetime. (If anniversary is in combat zone – receives $30,000 tax-free)

Assumption: Live until age 79 – virtually everyone's retirement over lifetime reduced by approx $300,000

E-6, age 38, 20 yrs service – REDUX reduces retirement $283,867 over lifetime

E-7, age 38, 20 yrs service – Reduction $331,316 over lifetime

O-6, age 50, 26 yrs service – Reduction $328,278 over lifetime

CSB/REDUX vs. High-3

- Career Status Bonus/REDUX
  - $30,000 at 15 years of active duty and agree to complete 20 yrs with Marine Corps approval
  - If retire at 20 yrs, *40%* of average base pay for highest 3 years
    - Extra *3.5% per year* for years after 20 (75% at 30)
    - COLA at CPI rate minus 1 percentage point
    - 1-time catch up at age 62
    - Continuous COLA reduction Age 63 → Death
- High-3
  - If retire at 20 yrs, *50%* of average base pay for highest 3 years
    - Extra *2.5% per year* for years after 20 (75% at 30)
    - Full inflation protection (COLA at CPI) for life

RETIREMENT RESPONSIBILITIES
Individual

- **Individual Actions**
  - Review & Sign Appendix J (MARCORSEPMAN, MCO 1900.16F w/ Ch 2)
  - Screen & Submit Request_
    - EAS, ECFCs (MARADMIN 580/07, dtd 2 Oct 07)
  - Primary Method - MCTFS
    - Unit Diary 4 to 14 months prior
  - Alternate Methods
    - AA Form or Naval Message
      - Waivers and outside the 4-14 month window requests.

RETIREMENT RESPONSIBILITIES
Parent Command

- **COMMAND**:
  - Track Retirements & EASs, Extensions, 1P/2P, ECFCs
  - Insure physical/medical processing complete
  - Issue Orders, DD 214, Approve PTAD, Terminal Leave
  - Forward Retired Pay Data Form DD 2656
  - Retirement Ceremony, Spouse Recognition
  - End of Tour Award
  - U.S. Flag (NSN 8345-00-656-1435)
  - Retirement Liaison

RETIREMENT RESPONSIBILITIES CMC

- **CMC (MMSR-2)**:
  - Receive and Conduct Initial Screening of Retirement Requests
  - Route Requests for Staffing
  - Process Completed Requests
  - Provides the following Documents:
    - Retirement Certificate
    - Presidential Certificate
    - CMC Letter
  - Provide Authority to Transfer or Retire
  - POC for Retirement Related Issues/Questions

RETIREMENT TIMELINE

- 1 Month Average for MCTFS entries

- SUBMISSION OF REQUEST TO HQMC 1 WEEK
- RECEIPT & INITIAL PROCESSING AT HQMC 1 WEEK
- STAFFING THROUGH MMEA/MMOA 2 WEEKS
- FINAL APPROVAL RECEIVED AT MMSR-2 1 WEEK
- RETIREMENT CERTIFICATES, LETTERS & MAIL OUT OF RETIREMENT PACKAGE 1 WEEK
- STAFFING THROUGH SECNAV IF REQ 2 WEEKS

- GOAL: PROCESS RETIREMENT REQUEST IN < 2 MONTHS

RETIREMENT STATUS MCTFS

- VIEW MCTFS SCREENS THRU UNIT ADMIN
- RT01: PERSONAL INFORMATION
  - PRR = Planned Retirement Reenlistment (Date)
  - RER = Reenlistment Extension Retirement Flag

Code	Request	Pending	Approved
Off + 30 year(Enl)	5	A	7
Enl Tr FMCR	6	B	8

  - APPLDATE = Application Date (Date unit diary request run)
  - AFADBD = Armed Forces Active Duty Base Date
  - PEBD = Pay Entry Base Date
  - DOEAF = DIEMS = Date Initial Entry Military Service
  - PDD = Planned Detachment Date

RT01 SCREEN FROM MCTFS

```
TJHPRT01                  **** PERSONAL INFORMATION ****                07/19/2006
 GMSR2H ENTER NEXT SSN: __________ ENTER CATG: ____  SEQ NBR: _____      15:08:0
  SSN: 0123456789        NAME: PITT, BRADLEY J                          PAGE: 01
  RUC: 59253     COMPANY CODE: R  PRES-GRADE: 05    RECSTAT: 0    COMP CODE: 11
                     PLT CODE:       TRNGRP: H   R-RECSTAT: 7  RCOMP CODE: K7

 DOB:    19580920  SEX: M          MSR DATE: 00000000   PRR:          20070301
 PMOS:       3002                  DIS/DROP: 20020209   RER FLAG:     5
 PRES GRADE:  05   DOR: 19990701   DULIM:    0          PLANNED SPD:
 PERM GRADE:  05   DOR: 19990701   DULIM ED: 19930420   PLANNED CHAR:
 RET GRADE:        ED:  00000000   STR CAT:  0          AUTH:
 ADV GRADE:        ED:  00000000   DU STAT:  1          APPL DATE:    20060711
 HGRD HELD:                                             AFADBD:       19870222
 GRADE SEL:                        DA1COMM:  19811228   PEBD:         19770630
 PDS CODE:     00  ED:  00000000   LDOCOMM:  00000000   DOT:          20020323
          MCC     RUC                                   DOEAF:        19770105
 PRESENT: V48    59253             INDLOC:   057186512  EAS:          20070228
 FORMER:                           GEODCTB:  200203     ECC:          20070228
 FUTURE:                           DCTB:     20020324   RESV ECC:     00000000
 MOB:     SET                      RTD:      00000000   ECC/EAS FLAG: 2
 RESERVE: IRR    88804             EDA:      00000000   EOS:          19830104
 SEPS:           31015             SEP RPT FLAG: 2      PDD:          20070228
       ********************   C O M P L E T E D   ********************
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RETIREMENT REQUEST SUMMARY

- Retirement planning
  - 1 year prior to requested date
  - No surprises, no emergencies

- Retirement Physical
  - Get problems taken care of while on ACDU

- If there is a problem, notify MMSR-2 ASAP

- Reminder: Retirement pay is on the 1st of each month.
  - There will be a one month gap between your last
  - active duty pay check and your 1st retired pay check.

- MAKE COPIES OF EVERYTHING!!!!!!!!

CURRENT ISSUES AND TRENDS

- Last minute modifications.
- AA Forms received without endorsements.
- Waiver requests not being submitted in accordance with MARCORSEPSMAN.
- Incorrect information in MCTFS.
- MMSR-2 needs to know if medical status changes.
- ECFC Waivers – Insufficient Senior Enlisted Leadership knowledge.

References

Title 10, United States Code; chgs 2002-2007

SECNAVINST 1412.9B of 7 Feb 2006 (Continuation of LDO and CWO)

SECNAVINST 1820.2C of 25 Jan 2005 (Reserve Retirement)

SECNAVINST 1850.4E of 30 Apr 2002 (DoN Disability Evaluation)

SECNAVINST 1920.7B of 30 Jan 2006 (Active Duty Continuation)

SECNAVINST 1920.6C of 15 Dec 2005 (Admin Separation of Officers)

MCO 1900.16F Ch 2 (MARCORSEPMAN)

MCO 1050.3H W/ CH 1-3 (Regulation for Leave, Liberty, and Administrative Absence)

MCO P1400.31C (Officer Promotion Manual)

MCO P1400.32D (Enlisted Promotion Manual)

MCO P1300.8R (Marine Corps Personnel Assignment Policy)

MARADMIN 580/07 (ECFC Policy)

Retired Pay Facts

- Retired pay -- paid by DFAS-Cleveland
- Payable 1st workday of month (not necessarily the 1st)
- Direct deposit strongly encouraged
- May use “myPay” to make online changes to pay…
  - Reissue 1099Rs, change bank account, etc.
- Keep correspondence address current
- Retiree Account Statement (RAS) issues only when
  - There’s a pay change (e.g., COLA, allotment, taxes, etc.)

States With No Personal Income Tax

Alabama	Hawaii	Louisiana
Illinois	Kansas	Wisconsin
Massachusetts	Oregon *	Penn *
Michigan	Mississippi	NC *
New York *	Kentucky *	

* if certain qualifications are met

Allotments

- In retirement, permitted to have:
  - - 6 “discretionary”
  - - 9 “non-discretionary”

- For recall Marines at retirement:
  - NONE continue from active duty
  - ALL must be re-initiated after separation
  - WHY? DFAS-CL has no interface with DFAS-IN; each “recall/separate” account is built manually

- Can start/stop/change via MyPay @ https://mypay.dfas.mil

CFC, VEAP, and SGLI deductions automatically stop upon retirement

Social Security Tax (FICA) (7.65%)

- FICA not deducted from retired pay!

- When eligible, you will draw:
  FULL Social Security *and*
  FULL Military retired pay!

- Go to http://www.ssa.gov for in-depth Social Security information

Thrift Savings Plan

- You stop contributing to TSP at retirement .

- Your options at retirement:
  - 1 -- do nothing and draw returns; or
  - 2 -- roll into an IRA

- May resume active participation if you become a federal civilian employee.

- TSP info: http://www.tsp.gov

2 New Compensations (Enacted Since 1 Jun 2003)

- Goal: Replace lost (offset) retired pay for "SOME"

  retirees via phased-in payments

- Who:

  1. Combat-Disabled

     Combat-Related Special Compensation

  2. Service-Disabled

     Concurrent Retirement & Disability Payments

Combat-Related Special Compensation (CRSC)

- Combat-Related Special Compensation (CRSC) provides tax-free monthly payments to eligible retired Soldiers with combat-related injuries. With CRSC you can receive both your full military retirement pay and your VA disability compensation, if the injury is combat-related.

- Service eligibility:
  - All Soldiers in receipt of retired pay (RC retirees who receives retired pay for early retirement with physical disabilities under section 12731b, of title 10 USC, is specifically excluded under section 641).

- Disability eligibility:
  - Combat-related injuries rated by VA as 10% or greater.

Concurrent Retirement & Disability Pay (CRDP)

- Provides full concurrent receipt of retired pay AND VA for SOME retirees over a 10-year phased-in period (2005 - 2014).

- Eligibility Requirements
  - Must be a Military Retiree with 20 or more yrs of service.
  - Must hold VA service-related disability rating of 50% or more.
  - If a Chapter 61 Medical Retiree, must have 20 or more yrs of service.
  - RC Retiree (in receipt of pay)

- No application needed.

- CRDP is treated like retired pay, taxed and divisible.

Combat-Related Special Compensation Program (CRSC)

- How To Apply:
  - complete DD Form 2860
  - http://www.dod.mil/prhome/docs/DD2860T.pdf
  - attach supporting documents
  - mail to address on form
- Marine Corps information numbers:
  - 1-202-685-6052

CRSC or CRDP

- Can’t receive both:
  - both serve same purpose
  - restore lost retired pay
- If you qualify for both, DFAS will pay you the payment which is more advantageous for you during the phase-in period.
- DFAS-CL will conduct a one-month Open Season annually (widely publicized) to allow retirees to switch between CRSC and CRDP.
- Which IS more advantageous?...You decide:
  - CRSC is tax-free, non-divisible
  - CRDP is treated like retired pay, taxed and divisible

Dividing Retired Pay as Property

(with a Former Spouse)

- **<u>NOT</u> AUTOMATIC**
- Up to state courts
- Can award any amount
- Award not tied to length of marriage
- Direct payment requirements:
  - Marriage overlapped 10 years with service
  - Limited to 50% of disposable pay

    ** up to 65%, if other garnishments **

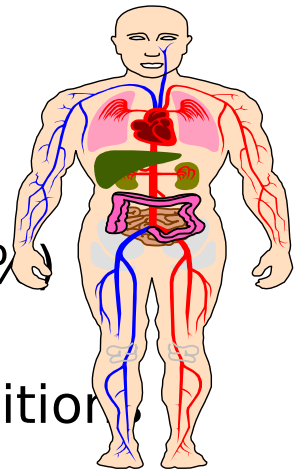
Medical / Military Records

- All records belong to the Government.
- Make three copies of all personal records e.g. medical, dental (keep your x-rays), SRB & OQR.
- Ensure family member(s) are aware of medical record location.
- Obtaining records after retirement is always a challenge.

Advantages to Applying to VA for Service-Connected Disability

- Even 0% rating *documents* health (*$$* begins at 10%) .
- Tax-free VA payments (add'l *$$* is paid to you for family members if you're rated *30% or more*).
- *Lifetime* reevaluations and appeals available from VA.
- VA ID card expedites future VA care.
- Survivor annuity payable <u>if</u> your death is service-connected.
- $10K (or $30K) Service Disabled Veterans Insurance (SDVI) policy available to disabled.
- <u>At retirement</u>, you have easiest access to your medical records to support your claim (<u>can</u> apply at any time).

VA Compensation for Service-Connected Disability



- <u>VA rates disabilities 0% - 100%</u>
  - Each % has an assigned dollar amount
  - 2009 amounts: from $117 (10%) to $2772 (100%)
  - Unrelated to Military rank (since ’93)
  - Free VA medical care for service-connected conditions

- <u>Monthly payments</u>
  - Begin at 10% (CAN be 0% disabled)
  - Tax-free
  - 30% & higher = Extra dependent allowance
  - *For most retirees,* offsets Military retired pay $-for-$

VA Service-Connected Disability Compensation Rates=2009

% dis	Vet Only	Vet + Spouse	Vet + Sp + 1 Child
10	$123		
20	243		
30	376	$421	$453
40	541	601	644
50	770	845	899
60	974	1064	1129
70	1228	1333	1409
80	1427	1547	1634
90	1604	1739	1837
100	2673	2823	2932

Agent Orange Presumption

Contact the VA if you served in Vietnam bwt 9 Jan 62 and 7 May 75 and you develop on of the following conditions:

- Cancers:
  - Hodgkin's disease
  - Multiple myeloma
  - Non-Hodgkin's lymphoma
  - Soft tissue sarcoma
  - Prostate
  - Respiratory
  - Respiratory cancers
    - lung, larynx, trachea & bronchus

Diabetes (Type 2)

Chloracne (skin disorder) *

Porphyria cutanea tarda (liver condition)

Children of Vietnam Veterans w/
- Spina bifida
- Certain birth defects, if born to a female Vietnam Veterans

* Must have appeared within 1 year after exposure.

Gulf War Veterans

- DOD and VA offer free medical exams:
  - DoD's: Comprehensive Clinical Evaluation Program (CCEP)
  - VA's: Persian Gulf Registry Program
- Exam results entered into central registry
- Receive free family exams (from VA only)
- Receive newsletter
- Applies to first Gulf War and current OIF/OEF participants

SGLI & VGLI

- SGLI is FREE for 120 days after ret. (or up to two years if 100% disabled).
- No physical required to convert SGLI to VGLI (if done within 120 days after ret).
- VGLI is a 5-yr renewable term policy.
- Premiums may be paid by allotment, if paid monthly.
- Discounts are offered for the following pay schedules:
  - quarterly (2.5%)
  - semi-annually (3.75%)
  - annually (5%)
- Submit the first month's VGLI premium with your application.
- If terminally ill, may receive up to 50% of policy's face value.

VGLI Premium Schedule-Monthly Rates

Insurance Amount	Age 40-44	45-49	50-54	55-59	60-64	65-69	70-74	75 &over
$400K	$68	$88	$144	$268	$432	$600	$900	$1800
$300K	$51	$66	$180	$201	$324	$450	$675	$1350
$250K	$43	$55	$90	$167	$270	$375	$562	$1125
$200K	$34	$44	$72	$134	$216	$300	$450	$900
$150K	$26	$33	$54	$100	$168	$225*	$337	$675
$100K	$17	$22	$36	$67	$108	$150	$225*	$450
$50K	$9	$11	$18	$34	$54	$75	$113	$225*

VA Info Sources

Online:

- http://www.va.gov
- Can:
  - Send e-mail inquiries
  - Download forms
  - Get benefits information
  - Apply for benefits

By Phone:

- Benefits: 1-800-827-1000
- Education: 1-888-GIBILL-1
- Insurance: 1-800-697-6947
- Gulf War: 1-800-749-8387
- TDD: 1-800-829-4833

In-Person:

- *County VA Director (blue pages of phone book)*

DD Form 214

- Check for accuracy before signing.

- Copies:
  - #1 - yours
  - #2 - Military's record
  - #3 - to VA if you apply for VA disability
  - #4 - request it; only copy that contains reason for discharge; of interest to some employers

- File your copies (1 & 4) in a safe place (NOT a courthouse unless they assure you that it will not be accessible by the general public!)

- Replace missing ones immediately upon loss by going to: http://www.archives.gov/veterans

At Retirement, You Will Also Receive

- Retirement Certificate
- Presidential Certificate of Recognition - if 20 YOS
- Presidential Letter of Recognition - if 30 YOS or other special category (e.g., CSA, Medal of Honor Recipient or qualified for or rec'd the POW Medal, etc.)
- Retirement Ceremony *(optional)*
- Spouse Certificate of Appreciation *(if applicable)*
- Retiree Lapel Pin
- U.S. Flag

Travel & Transportation (Contact Your T.M.O.)

Travel

- Authorized from last duty station to home of selection (includes family mbrs).
- If home of selection is OCONUS, costs limited to those payable had a CONUS site been selected.

Transportation of Household Goods (HHGs)

- From last duty station to home of selection.
- May ship stored HHGs.
- Non-temporary storage authorized for 1 year.
- If retiring OCONUS, POV shipment to CONUS authorized.

Time Limit on Travel & Transportation Allowances

- Typically one year.
- Exceptions may be requested prior to 1st anniversary of retirement.
- Add'l Info Source: DoD Travel Reg 4500.9, found at: http://www.transcom.mil/j5/pt/dtr.html

ID Cards

- Privileges for Space-A travel, review Air Mobility Command Website : http://www.amc.af.mil/questions/topic.asp?id=380.
- New ID cards needed to reflect sponsor's retired status.
- Children eligible to age 21 or 23 if full-time student; indefinite if incapacitated.
- Permanent ID card to retiree's dependent at age 75 or who is permanently disabled.
- Dependent parents/parents-in-law may qualify:

FIND NEAREST ID CARD ISSUING FACILITY
http://www.dmdc.osd.mil/rsl/owa/home

Former Spouse ID Card

- *Authorized ONLY if:*
  - Marriage lasted at least 20 years, *AND*
  - Service for retired pay was at least 20 years

- If above two conditions are met, overlap requirement is:
- **OVERLAP** **PRIVILEGE(S)**
- 20+ years.....Full
- 15 years, but less than 20.....Medical care (for 1 yr, exception: divorced prior to Sep 1985)
- Less than 15 years.....None

- **Note**: A former spouse is not eligible for medical benefits if enrolled in employee-sponsored health plan.

Employment Restrictions

DAEO = Designated Agency Ethics Official

- Located in Installation JAG Offices.
- Source of answers on topics related to post-employment restrictions.
- Expert on:
  - Federal Employment
  - Foreign Government Employment
  - Negotiations with Employers
  - “Switching Sides”
  - Rules for Procurement Officials
  - Rules Specific to General Officers
  - Working During Transition Leave
  - Use of Title & Wearing of Uniform after (Ret.)

Tricare- An Overview

- When On Active Duty:
  - you are enrolled in TRICARE Prime and pay no fees.
  - your family members pay no enrollment fees, but must choose a TRICARE option and apply for enrollment in TRICARE Prime (with no enrollment fees).

- When Retired: you and your family have 3 choices for health care --
  - **TRICARE Prime** -- MTFs are principal source of health care
    - fee is $460 per family or $230 per individual (annually)
  - **TRICARE Extra** -- the "preferred provider" option
    - no enrollment fee, but deductible and co-payments apply
  - **TRICARE Standard** -- "fee-for-service" option (the old CHAMPUS program)
    - no enrollment fee, but deductible and co-payments

Detailed TRICARE information available at: http://www.tricare.osd.mil

Supplemental Health Insurance

- If electing Standard or Extra due to or because of cost share provisions understand the below.
- After TRICARE pays its portion of your bill, supplemental insurance reimburses TRICARE beneficiaries for out-of-pocket medical expenses paid to civilian providers based on [your] supplemental plan coverage policies. Each supplemental insurance plan [will] have its own rules regarding eligibility, benefits covered, pre-existing medical conditions, cost shares and deductibles and procedures for claims processing. Cost shares for TRICARE beneficiaries may be substantial if they use TRICARE Standard or Extra.

Tricare Retiree Dental Plan (TRDP)

- ***Who Is Eligible:***
  - Retirees (any age!)
  - Gray area Reserve retirees, not yet age 60
  - Medal of Honor recipients
  - Spouses, unremarried surviving spouses, and eligible children
  - of both groups

- ***Where Available:***
  - U.S., District of Columbia, Puerto Rico, Canada, U.S. Virgin
  - Islands, Guam, American Samoa, the Commonwealth of the
  - Northern Mariana Islands, and overseas TRDP, effective 1 Oct 08 (cost $36 - $118)

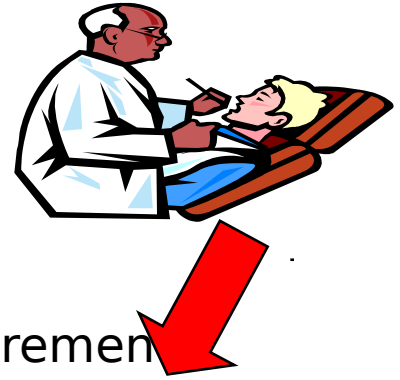
- ***Cost:***
  - Dependent on location; monthly rates $25-$120
  - Costs borne by participant; no govt subsidy

Latest TRDP Improvements

- Maximum annual benefit increased from $1000 to $1200
- Annual deductible still $50/person, but limited to $150/family
- Enrollment commitment shortened to 12 mos from 24 mos
- Now have 120 days after ret to enroll, vice 90--in order to skip the 12-month waiting period
- Lifetime orthodontic maximum raised from $1000 to $1200
- Detailed info available on-line at:

http://www.DDPdelta.org AND http://www.tricare.osd.mil

VA Dental Care



- No-Cost Dental Care MAY Be Furnished:

- 1. For service-conditions existing at retiremen
  -- On a <u>one-time</u> basis
  -- Must apply <u>within 180 days</u>
  -- <u>Not eligible</u> if necessary treatment was completed by
  Military within 180 days of retirement
  (reflected on DD 214)

- 2. For service-connected, non-compensable conditions of POWs who were incarcerated <u>less than</u> 90 days

<u>NOTE</u>: Complete treatment is furnished to those who were POWs more than 90 days

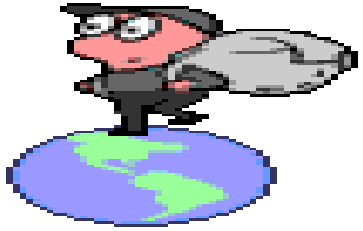
Detailed Tricare Information Sources

- *Nearest Health Benefits Advisor (HBA)*
- http://www.tricare.osd.mil

Federal Long Term Care Insurance

- Launched by OPM in 2002
- Military retirees & Families are eligible
- Now gray-area retirees are too!
- For care not covered by TRICARE
- Enroll anytime…no Open Season wait
- Certain medical conditions or combinations of conditions will prevent some people from being approved for coverage; apply to learn if you qualify
- Check it out…compare policies…be a wise consumer
  - http://www.LTCFEDS.com

“Space-A” Travel



- Retirees may travel within CONUS or OCONUS.
- Change to family member privileges:
  - -- A 1-year test began 1 Apr 03, and has been extended indefinitely
  - -- Allows dependents to travel in CONUS with the Military sponsor
- May FAX request to site; stay on list 60 days.
- Benefit ends for family members with death of retiree.

http://www.amc.af/shared/media/document/afd-060328-001.doc

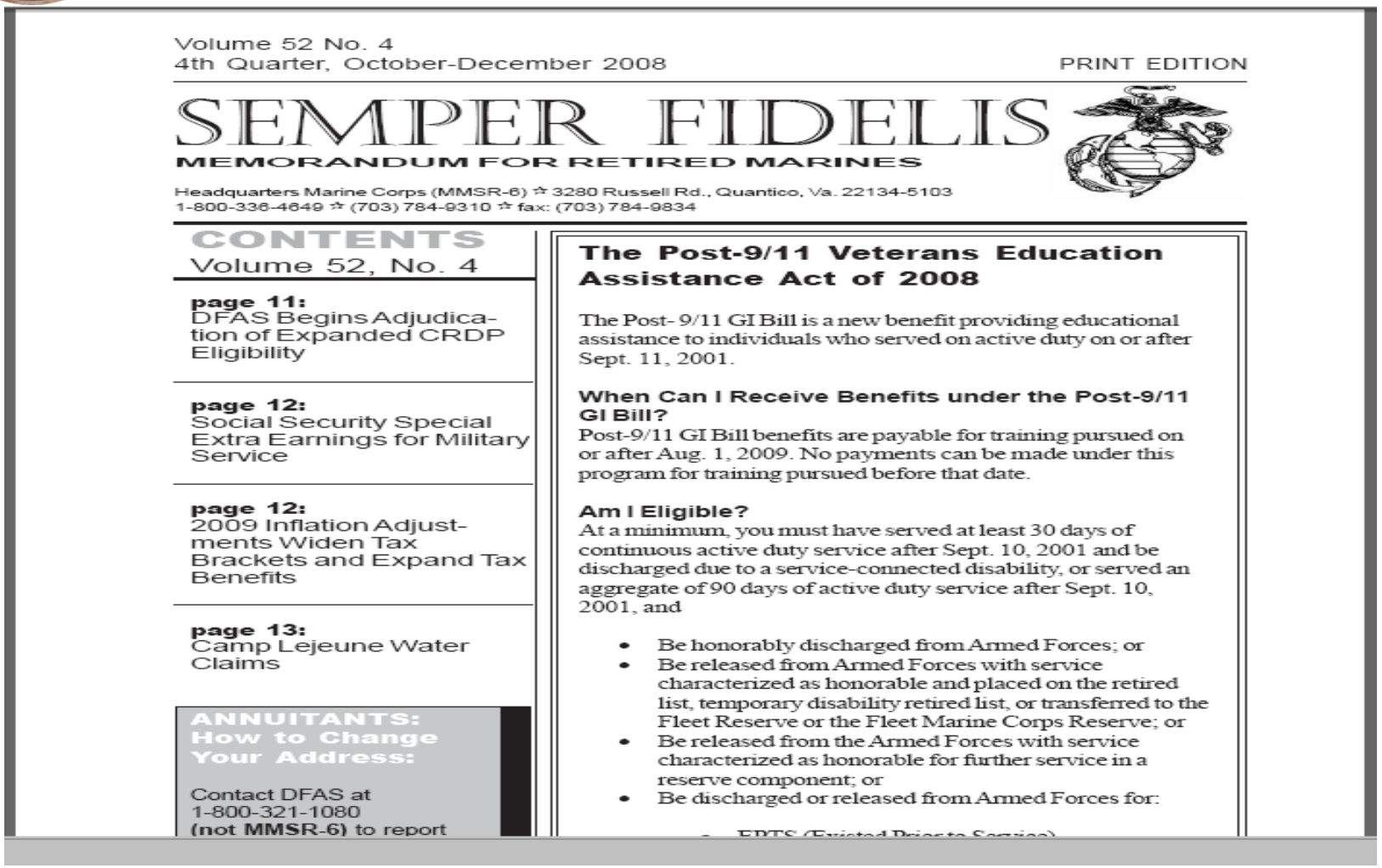
Military Service Organizations

- Consider joining, to be heard.
- 35-organization group lobbies on behalf of Active duty/retiree/survivors issues.

- Percentage of vets in Congress declining:
  - House: (110th) 23%; (111th) 22%
  - Senate: (110th) 29%; (111th) 25%

Keep up on legislative matters at:
http://thomas.loc.gov

Semper Fidelis Memorandum For Retired Marines



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SEMPER FIDELIS

MEMORANDUM FOR RETIRED MARINES

Headquarters Marine Corps (MMSR-6) ☆ 3280 Russell Rd., Quantico, Va. 22134-5103
1-800-336-4649 ☆ (703) 784-9310 ☆ fax: (703) 784-9834

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Volume 52, No. 4

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page 12: Social Security Special Extra Earnings for Military Service

page 12: 2009 Inflation Adjustments Widen Tax Brackets and Expand Tax Benefits

page 13: Camp Lejeune Water Claims

ANNUITANTS: How to Change Your Address:

Contact DFAS at 1-800-321-1080 **(not MMSR-6)** to report

The Post-9/11 Veterans Education Assistance Act of 2008

The Post- 9/11 GI Bill is a new benefit providing educational assistance to individuals who served on active duty on or after Sept. 11, 2001.

When Can I Receive Benefits under the Post-9/11 GI Bill?
Post-9/11 GI Bill benefits are payable for training pursued on or after Aug. 1, 2009. No payments can be made under this program for training pursued before that date.

Am I Eligible?
At a minimum, you must have served at least 30 days of continuous active duty service after Sept. 10, 2001 and be discharged due to a service-connected disability, or served an aggregate of 90 days of active duty service after Sept. 10, 2001, and

- Be honorably discharged from Armed Forces; or
- Be released from Armed Forces with service characterized as honorable and placed on the retired list, temporary disability retired list, or transferred to the Fleet Reserve or the Fleet Marine Corps Reserve; or
- Be released from the Armed Forces with service characterized as honorable for further service in a reserve component; or
- Be discharged or released from Armed Forces for:

Semper Fidelis Memorandum For Retired Marines

- Receive hardcopy after retirement, but can be viewed anytime online.
- 28 page, quarterly newsletter.
- Directory, legislative news, DFAS, Tricare updates, reunions posted, steps to take when a retiree/annuitant passes & TAPS included.
- With any change in your address follow the instructions from within, notify MMSR-7 with change.

Retired Retain

- Background: To meet the needs of The Marine Corps, retired Marines may be retained or recalled to active duty in time of war or national emergency.

- Based on needs of the Marine Corps to fill billet deficiencies (grade and MOS specific)
  - Allows Marines facing mandatory retirement to retire and voluntarily be retained on active duty until that need is filled from the total force.
  - No break in active service
  - Continue to receive all active duty pay, benefits
  - Service credit that increases the final retired pay multiplier upon release from active duty.

Retired Recall

- Based on needs of the Marine Corps to fill billet deficiencies (grade and MOS specific)
  - Break in active service
  - Return from Retired List to active duty
  - Receives all active duty pay, benefits
  - Service credit that increases the final retired pay multiplier upon release from active duty.

- Recall or retention will be for the sole purpose of meeting requirements that cannot be met by the active force, not to benefit a member or retiree.

Retired Retain/Recall

References

- Title 10, U.S.C, Sec. 688-690
- DoD Directive 1352.1
- MARADMIN 440/01
- MARADMIN 565/01
- MARADMIN 091/04

Retire Retain/Recall

- Assignments
  - Joint commands with deploying billets, deploying units and Deployment Processing Commands

- Application
  - Request (AA Form/naval letter) submitted by the Marine, via the chain of command to:
    - Recall CMC (MMFA)
    - Retain CMC (MMSR-7)

Retire Retain/Recall

- 2003: SECNAV delegated all Retain/Recall authority to DC, M&RA for duration of the war

- Additional information
  - MMFA website and MMSR-7

Contact Your Local RAOC

Back-Up Slides

Concurrent Receipt Background

- Since 1890, law has forbidden *concurrent receipt* of *Military* retired pay and VA disability compensation

- HIGH INTEREST over past few years in changing this situation has resulted in legislative movement in the FY03-06 NDAAs

Combat-Related Special Compensation ("CRSC-1")

- Authority: Sect 636, PL 107-314, 2 Dec 02
- Service Eligibility:
  - Minimum of 20 years active duty
  - If Chap 61 (disability) retiree
  - TERA retirees
  - If Reserve Component retiree, must have equivalent service (7,200 points)
- Disability Eligibility:
  - rated by VA as:
    - at least 60% combat-disabled
    - at least 10% combat-disabled (assoc w/Purple Heart award)
- Awards: retro to 1 Jun 03

Combat-Related Special Compensation ("CRSC-II")

- Authority: Sect 636, P.L. 108-138, 24 Nov 03
- Service eligibility expanded:
  - Reserve retirees no longer need 7,200 points
  - Simply must be in receipt of pay
- Disability eligibility expanded:
  - Combat-related injuries rated by VA as 10-100% (regardless of Purple Heart award)
- Retro Effective Date:
  - CRSC I: retro to 1 Jun 03 (or later, if applicable)
  - CRSC II: retro to 1 Jan 04 (or later, if applicable)

Combat-Related Special Compensation ("CRSC-III")

- Authority: Sect 641, P.L. 110-181, 1 Jan 08
- Service eligibility:
  - Removed the length of service (20 Yr) requirement
  - All Soldiers in receipt of retired pay (RC retirees who receives retired pay for early retirement with physical disabilities under section 12731b, of title 10 USC, is specifically excluded under section 641)
- Disability eligibility:
  - Remained the same…combat-related injuries rated by VA as 10% or greater

Retired Pay Phase-In Period

- 2004: First year of phase-in of restoration of retired pay for "eligible"

- First year, fixed amounts paid were:

  50% = $100/mo.
  60% = $125
  70% = $250
  80% = $350
  90% = $500
  100% = $750

- 2005-2014 -- *Transition Years:* "restored" retired pay amounts increase yearly by @ 10% of the remaining amount that is offset.

Retired Pay Phase-In Period (Con't)

- NOTABLE CHANGES:

- 2005 NDAA: provision effective 1 Jan 05

  -- 100% Disabled (VA-rated): Retired pay fully restored eff. 1 Jan 05 with first payments made 1 Feb 05 (phase-in waived for these individuals)

- 2007 NDAA: provisions effective 1 Oct 2008

  -- 100% IUs (Individually Unemployables) (i.e., those rated as 100%, based on a combination of disabilities and their unemployability) retire pay fully restored eff. 1 Oct 08 with payment retroactive to 1 Jan 05.

- 2014: end of 10-year phase-in period; FULL concurrent receipt paid to all qualified retirees.

Retiree TRICARE Choices

PRIME:

- **- Premium**: $230S/$460F
- - **Deductible**: $0
- - **Copays**:
  MTFs: $0
  In Network: $12
  Point of Service: 50%
- **Catastrophic Cap**:
  Retiree: $3,000

EXTRA / STANDARD:

- Premium: $0
- Deductible: $150S/ $300F
- **Copays**:
  Standard: 25%
  Extra: 20%
  MTF: $0 (space A)
- **Catastrophic Cap**:
  Retiree: $3,000

Tricare-for-Life for Medicare-eligible beneficiaries

- Eligible for TFL if eligible for Medicare Part A *and* enrolled in Medicare Part B
  - Retirees, their family members & survivors
  - Certain former spouses
  - Medal of Honor recipients, their Families & survivors

- TFL is:
  - 2nd payer to Medicare in CONUS
  - 1st payer OCONUS
  - Last payer when other health insurance exists

Comparison-Retired

	PRIME	EXTRA	STANDARD
Annual enrollment fees	$230/ individual $460/ family	$0	
Annual deductibles (up front payments)	$0	$150/person, $300/ family	
Civilian outpatient cost shares	$12 outpatient $30 emergency $25 mental health visit	20% of negotiated fees	25% of allowable charge for covered service
Civilian inpatient cost share	Greater of $11 per day or $25 per admission	Lesser of $250/ day or 25% of negotiated charges plus 20% of negotiated prof fees	Lesser of $535/ day or 25% of billed charges plus 25% of allowed prof fees
Civilian inpatient behavioral health	$40 per day	20% of total charge plus 20% of charge for separately billed professional services.	Lesser of $193/ day or 25% of allowed fees plus 25% of allowable charge for separately billed services for low volume hospitals or 25% of hospital specific per diem plus 25% of allowable charge for sep. billed prof services
Pharmacy	See chart on next slide		
Your maximum annual cost	$3,000		$3,000 of cost share and deductible. Also

Tricare Pharmacy Co-payments/Cost Share

Place of Service	Generic (Tier 1)	Brand Name (Tier 2)	Non-formulary** (Tier 3
MTF Pharmacy (Up to a 90 day supply)	$0	$0	Not Applicable**
TRICARE Mail Order Pharmacy (TMOP)	$3	$9	$22***
TRICARE Retail Pharmacy Network Pharmacy (TRRx)	$3	$9	$22***
Non-network retail pharmacy (up to a 30 day supply)	For those not enrolled in TRICARE Prime: $9 or 20% of total cost, which ever is greater after TRICARE Standard deductible is met. **TRICARE Prime**: 50% cost share after point of service deductibles ($300 per person/$600 per family deductible)		**For those not enrolled in Prime**: $22 or 20% of total cost, whichever is greater, after TRICARE Standard deductible is met. **TRICARE Prime**: 50% cost share after the point-of- service deductibles ($300 per person/$600 per family deductible)

**MTFs are prohibited under the Code of Federal Regulations from carrying non-formulary medications.

***If medical necessity is established for a non-formulary drug, patients may qualify for the $9 co-payment for up to a 30-day supply in TRRx
or up to a 90 day supply in the TMOP program.